

Fill in this information to identify the case:

Document Page 1 of 6

Debtor 1 Kevin E. Butler, Sr. d/b/a Butler's Home Improvement

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number 18-11580-ELF

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: CSMC 2019-RPL5 Trust c/o Rushmore Loan Management Services, LLC

Court claim no. (if known): 1

Last 4 digits of any number you use to identify the debtor's account: 9 7 0 0

Date of payment change:

Must be at least 21 days after date of this notice

02/01/2023

New total payment:

\$ 625.42

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 224.44

New escrow payment: \$ 380.47

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Kevin E. Butler, Sr. d/b/a Butler's Home Improvement
First Name Middle Name Last Name

Case number (if known) 18-11580-ELF

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/ Sarah K. McCaffery, Esquire

Signature

Date 12/27/2022

Print:

Sarah K. McCaffery, Esquire

First Name

Middle Name

Last Name

Title Attorney

Company

Hladik, Onorato & Federman, LLP

Address

298 Wissahickon Avenue

Number

Street

North Wales

City

PA

State

19454

ZIP Code

Contact phone

215-855-9521

Email smccaffery@hoflawgroup.com



Rushmore Loan Management Services
PO Box 514707
Los Angeles, CA 90051
www.rushmorelm.com
(888) 504-6700

Statement Date:
Loan Number:

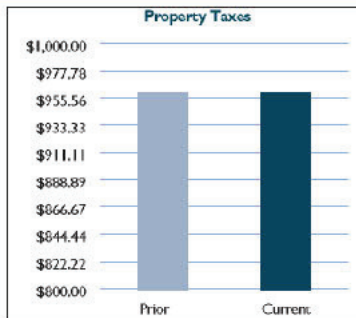
November 17, 2022

KEVIN E BUTLER
5640 HADDINGTON ST
PHILADELPHIA PA 19131-0000

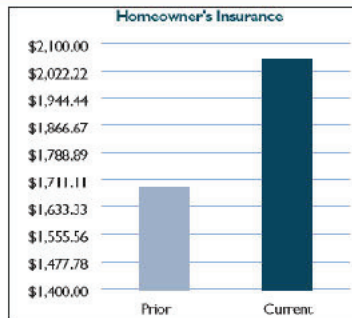
Need help understanding your mortgage escrow statement?
Scan here or visit rushmorelm.com

We review your escrow account annually to ensure that you have adequate funds to cover your tax and insurance items for the next 12 months. The amounts billed for certain escrow items changed. This statement describes the changes, possible changes to your monthly payments, and your options.

What changed?



Taxes had no change.



Insurance increased by \$362.64 per year.

Changes in the above items mean that the amount needed in your escrow account increased by \$362.64 per year.

How do these changes affect me?

Based upon the Anticipated Escrow Disbursements and Payments, we have determined that your Escrow Account has a shortage. The new monthly payment amount for this loan is \$625.42 which includes a monthly shortage amount of \$129.12. Changes to property taxes and insurance premiums are common and result in changes to required mortgage payments.

	Current Payment	Escrow Change	Shortage Added to Payment over next 12 months
Due Date	01/2023		02/2023
Principal and Interest	\$244.95		\$244.95
Escrow Payment	\$224.44	\$156.03	\$251.35
Escrow Shortage			\$129.12
TOTAL	\$469.39		\$625.42

A detailed explanation of the calculations for your escrow account is located on page 2.

Note: **Online bill payment users:** Your payment is changing effective 02/01/2023 so **action is required.** Please log into your bank's online account and update your payment amount. Thank you!

Rushmore Loan Management Services LLC

ESCROW SHORTAGE

Loan Number: [REDACTED]
Mortgagor Name: KEVIN E BUTLER

Escrow Shortage Amount: \$1,549.40

Based upon the Anticipated Escrow Disbursements and Payments, we have determined that your Escrow Account has a shortage. The new monthly payment amount for this loan is \$625.42 which includes a monthly shortage amount of \$129.12. Changes to property taxes and insurance premiums are common and result in changes to required mortgage payments.

Rushmore Loan Management Services LLC
P.O. Box 514707
Los Angeles, CA 90051-4707
[Barcode]

How did Rushmore make the escrow calculations?

Step 1: Rushmore analyzes all items paid by the escrow account, we then calculate the amount that you'll likely need to pay these bills.

Step 2: We take your anticipated taxes and/or insurance premiums to determine the total outgoing payments. We then divide the total outgoing payments by 12 to determine your monthly escrow amount.

Your total anticipated tax and/or insurance premium(s) are as follows:

Annual Property Taxes	\$960.26
Annual Property Insurance	\$2,056.00
Total	\$3,016.26 divided by 12 months = \$251.36

Step 3: We calculate the minimum required escrow balance. Your escrow account must have a minimum balance of \$0.00 for the next year.

Step 4: We calculate your annual escrow account projection for the coming year. If your monthly escrow balance falls below the minimum balance of \$0.00, your escrow account experiences a shortage. If our calculation determines that your monthly escrow balance will not reach the minimum balance, your escrow account will have an overage.

The table below demonstrates the estimated activity in your escrow account for the coming year.

What escrow activity is expected in the coming year?

The highlighted row indicates the lowest estimated escrow balance for the year of -\$1,887.18. The difference between the lowest projected balance of -\$1,887.18 and the minimum required escrow balance of \$0.00 is \$1,549.40.

\$1,549.40 is your escrow shortage.

	PAYMENTS TO ESCROW ACCOUNT	ESTIMATED PAYMENTS FROM ESCROW ACCOUNT				ESCROW ACCOUNT BALANCE	
		MIP/PMI	Taxes	Flood Insurance	Homeowner's Insurance	Estimated	Required
<u>Anticipated Date of Activity</u>					Starting Balance	\$626.38	\$2,513.56
Feb 23	\$251.35					\$877.73	\$2,764.91
Mar 23	\$251.35		\$960.26			\$168.82	\$2,056.00
Mar 23					\$2,056.00	-\$1,887.18	\$0.00
Apr 23	\$251.35					-\$1,635.83	\$251.35
May 23	\$251.35					-\$1,384.48	\$502.70
Jun 23	\$251.35					-\$1,133.13	\$754.05
Jul 23	\$251.35					-\$881.78	\$1,005.40
Aug 23	\$251.35					-\$630.43	\$1,256.75
Sep 23	\$251.35					-\$379.08	\$1,508.10
Oct 23	\$251.35					-\$127.73	\$1,759.45
Nov 23	\$251.35					\$123.62	\$2,010.80
Dec 23	\$251.35					\$374.97	\$2,262.15
Jan 24	\$251.35					\$626.32	\$2,513.50

NOTE: If this escrow analysis indicates that there is a surplus, it may not mean that you are entitled to receive a return of that surplus. This analysis was calculated based on an assumption that the account is current according to the terms of the note and Mortgage/Deed of Trust. If the account is behind, in default, or in bankruptcy, this analysis may not reflect the current state of the account or the terms of a bankruptcy plan. If there are enough funds in the escrow account the surplus will be mailed to you within 30 days, provided the account is current under the terms of the note and Mortgage/Deed of Trust.

Back of coupon or check intentionally left blank

What escrow activity occurred since your last analysis?

The chart below reflects what actually happened in your escrow account since your last analysis.

Between 02/2022 and 11/2022 a total of \$2,745.62 was deposited to your escrow account and a total of \$3,016.26 was disbursed from your escrow account as follows. Totals for each disbursements are noted below.

TOWN/BORO: \$960.26
HAZARD INS.: \$2,056.00

Month of Activity	PAYMENTS TO ESCROW ACCOUNT		PAYMENTS FROM ESCROW ACCOUNT			ESCROW BALANCE COMPARISON	
	Estimated	Actual	Estimated	Actual	Description	Estimated	Actual
					Starting Balance	\$1,326.84	\$672.58
Feb 22	\$221.13	\$224.44		\$960.26	TOWN/BORO	\$1,547.97	-\$63.24
Mar 22	\$221.13	\$224.44	\$960.26		TOWN/BORO	\$808.84	\$161.20
Apr 22	\$221.13	\$725.66		\$2,056.00	HAZARD INS.	\$808.84	-\$1,894.80
May 22	\$221.13	\$224.44				\$1,029.97	-\$1,169.14
Jun 22	\$221.13	\$224.44				\$1,251.10	-\$944.70
Jul 22	\$221.13	\$224.44				\$1,472.23	-\$720.26
Aug 22	\$221.13	\$224.44	\$1,693.36		HAZARD INS.	\$0.00	-\$495.82
Sep 22	\$221.13	\$224.44				\$221.13	-\$271.38
Oct 22	\$221.13	\$224.44				\$442.26	-\$46.94
Nov 22	\$221.13	\$224.44				\$663.39	\$177.50
						\$884.52	\$401.94

E—Indicates the activity has not yet occurred but is estimated to occur as shown.

*If there is an amount listed in the "Actual" column under Payments To Escrow Account on Page 2 above, then this is the assumption that was made and indicates the amount that would have been paid into escrow for a contractually current loan. This number does not represent payments that were actually made by you. As discussed above, these escrow calculations are calculated based on an assumption that the account would be current according to the terms of the note and mortgage/deed of trust.

Rushmore Loan Management Services LLC is a Debt Collector, who is attempting to collect a debt. Any information obtained will be used for that purpose. However, if you are in Bankruptcy or received a Bankruptcy Discharge of this debt, this letter is being sent for informational purposes only, is not an attempt to collect a debt and does not constitute a notice of personal liability with respect to the debt.

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In Re:	:	Bankruptcy No. 18-11580-ELF
Kevin E. Butler, Sr. d/b/a Butler's Home	:	Chapter 13
Improvement	:	
Debtor	:	
	:	
CSMC 2019-SPL1 Trust c/o Rushmore Loan	:	
Management Services	:	
Movant	:	
vs.	:	
Kevin E. Butler, Sr. d/b/a Butler's Home	:	
Improvement	:	
Debtor/Respondent	:	
	:	
and	:	
Kenneth E. West, Esquire	:	
Trustee/Respondent	:	

CERTIFICATE OF SERVICE

I, Sarah K. McCaffery Esquire, hereby certify that on **12/27/2022**, I have served a copy of this Notice of Mortgage Payment Change and all attachments to the following by U.S. Mail, postage pre paid and/or via filing with the US Bankruptcy Court's CM ECF system.

Michael S. Cibik, Esquire
Via ECF
Attornes for Debtor

Kevin E. Butler, Sr.
5640 Haddington Street
Philadelphia, PA 19131
Via First Class Mail
Debtor

Kenneth E. West, Esquire
Via ECF
Trustee

/s/ Sarah K. McCaffery, Esquire
Sarah K. McCaffery, Esquire
Hladik, Onorato & Federman, LLP
298 Wissahickon Avenue
North Wales, PA 19454
Phone 215-855-9521
Email: smccaffery@hoflawgroup.com